y 10/16/06 11:26:29 BK 2,585 PG 357 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Recording Requested By: USAA FEDERAL SAVINGS BANK

When Recorded Return To:

STEVEN R LUFKIN 5260 ROGERS RD APT L7 HAMBURG, NY 14075-3594

DEED OF RELEASE

USAA #:0702065943 "LUFKIN" Lender ID:10077/1698326743 De Soto, Mississippi PIF: 09/27/2006 MERS #: 100105600016831652 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc. ("MERS") holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: STEVEN R LUFKIN

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

Original Trustee: JERRY HALBROOK

Dated: 04/06/2005 Recorded on 04/13/2005 as in Book/Reel/Liber: 2,195 Page/Folio: 750

In the Records of the County Recorder of De Soto Mississippi

Property Address: 440 ANN MARIE DR, SOUTHAVEN, MS 38671

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing

Mortgage Electronic Registration Systems, Inc. ("MERS")

On October 10th, 2006

KATIE FROST, Assistant Secretary

STATE OF Iowa

COUNTY OF Black Hawk

On October 10th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared KATIE FROST, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

and and official seal,

M. CLAR

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

Prepared By: Deborah Pesek, USAA FEDERAL SAVINGS BANK PO BOX 205, WATERLOO, IA 50704-0205 1-877-569-4632